

What would you do?

If you woke up one fine day to find the home you had bought—or your building—wasn't yours, what would you do?

It has happened—times without number.

It can't happen if you insure your title with us and get our policy guaranteeing you against all the hazards of transfers.

You are cordially invited to consult
160 Broadway . . . New York
138 Montague Street . . . Brooklyn
161-17 Jamaica Ave. . . Jamaica, N. Y.
383 E. 149th Street . . . New York

Lawyers Title and Trust Company

PLAZA ART AUCTION ROOMS

EDWARD P. O'REILLY, AUCTIONEER
507 EAST 59th STREET (AT 5th AVE.)
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SALE TODAY at 2

At Absolute Auction

Fine Furnishings

Including Empire Suits, William and Mary Set, Colonial 4-Post Beds, Bureaus, China, Rugs, China Clocks, Silver, Pianos, Victrolas, Paintings, and other household goods.

And to Close the MORRIS ESTATE

By Order of John V. Irwin, Esq., 68 Broad St., N.Y.

REMOVED FROM THROGG'S NECK (UPPER NEW YORK CITY)

For Convenience of Sale

From the home of one of the old Knickerbocker landholders—the entire sale comprises 1,000 items.

Sale takes Wed., Thurs., Fri. and Sat.

Oct. 4-5-6-7

At 2 P. M. each day

Exhibition until 10 P. M.

of sale.

IF NOSES WERE COUNTED

there would be enough Babbits in America to elect a President—and maybe they did.

HARRY HANSEN,
Chicago Daily News.

BABBIT

By Sinclair Lewis

AUTHOR OF MAIN STREET

Wherever books are sold, \$2.00

HARCOURT, BRACE & CO., 1 W. 47th St., N.Y.

IN ONE

—must have at least 100,000 supporters in New York City

Space donated by a citizen of New York.

Advertisement.

A Sure Way To End Dandruff.

There is one sure way that has never failed to remove dandruff once, and that is to dissolve it, then you destroy it entirely. To do this, just get about four ounces of plain, common liquid arvon from any drug store (this is all you will need), apply it at night when retiring; use enough to moisten the scalp and rub it in gently with the finger tips.

By morning, if not all the dandruff will be gone, and three or four more applications will completely dissolve and entirely destroy every single sign and trace of it, no matter how much dandruff you may have.

You will find all itching and digging of the scalp will stop instantly, and your hair will be fluffy, lustrous, glossy, silky and soft, and look and feel a hundred times better.

TRY OUR ELECTRIC CABINET

LIGHT BATHS, \$1.25

Shower, Needle, Douche, Massage, Baking, Tonic Bath and Massage, \$2.50.

HYDROPATHIC INSTITUTE, 398 W. 5th, Hotel Laverne Annex. Scholar \$9.00.

Ladies daily, 10 A. M. to 2 P. M. Men daily, 2 P. M. to 10 A. M. 1-1 P. M.

An advertisement in the Lost and Found columns of THE NEW YORK HERALD offers a real possibility of recovering your lost property.

CRIME WAVE WANES, BANK FIGURES SHOW

Report Notes Big Decrease in Burglaries and Holdups in United States.

COURTS MORE EFFICIENT

Activity of Prosecutors and Speedy Trials Declared to Be Cause.

The crime wave which swept the country in the period of readjustment following the war has abated, according to the Protective Committee of the American Bankers Association.

The committee's report, which was submitted to the convention yesterday, covers the year ended September 30 and shows a marked decrease in bank burglaries and holdups throughout the United States. This is due, it says, to the activity of officers charged with suppression of crime and "particularly prosecuting officers and the courts in bringing about prompt trials resulting in just penalties."

The report states that the total arrests in cases under investigation by the Protective Department since September 1, 1921, amounted to 523; there were pending 256 cases from arrests prior to this date, making a total covered in the report of 779. Of this number, 462 were convicted; 213 were released, escaped, died or became insane, and 104 remained awaiting trial on August 31, 1922.

Dividing the crimes into classes, the report states that the burglaries and attempted burglaries against members of the American Bankers Association in thirty states number 222; in the same territory there were 184 attacks against non-members.

No burglaries or attempted burglaries were reported in the period covered from Arizona, Connecticut, Delaware, District of Columbia, Florida, Louisiana, Maine, Nevada, New Hampshire, New Jersey, Rhode Island, Vermont, and Wisconsin.

The losses sustained by members in connection with burglaries were \$190,577, while the losses sustained by non-members amounted to \$88,726.

The losses sustained by members caused losses of \$370,261, while those perpetrated on non-members caused losses of \$336,958.

During the twelve months covered by the report there were referred to the detective agents of the association for investigation a grand total of 1,151 cases of burglary, attempted burglary, holdups, forgery and other crimes against banks; 342 of these cases were closed through arrest by agents of the protective department or on information furnished by those agents; 107 cases were closed by local or other officers, and 57 cases were closed through restitution having been made.

BANKERS ARE GUESTS AT THEATRE PARTIES

One Is Especially Decorated With Banners and Flags.

Two thousand visiting bankers and their wives were entertained last night at the Capitol Theater, which was decorated with banners and flags. The program was opened by Will Hays, who welcomed the bankers on behalf of the motion picture industry. The program included the Capitol ballet and special musical numbers arranged by S. L. Rothafel. Rupert Hughes's new motion picture, "Remembrance," concluded the performance.

Blocks of seats were occupied by the visitors at other theaters. A large group was amused by "Better Times" at the Hippodrome. There were parties at the Ziegfeld, "Follies," Frank Thayer's "Daffy Dill," "It's a Boy" and George White's "Scandals."

J. A. House, president Guardian Savings & Trust Company, Cleveland.

U. S. H. McArthur, president Fidelity Union Trust Company, Newark.

Clay H. H. Hollister, president Old National Bank, Grand Rapids.

F. T. Hodgdon, president Farmers and Mechanics Bank, Hannibal, Mo.

John A. Cathcart, vice-president First National Bank, Sibley, Ill.

Oliver C. Fuller, president First Wisconsin National Bank, Milwaukee.

H. A. McCauley, president Sapulpa State Bank, Sapulpa, Okla.

Waldo Newcomer, president National Exchange Bank, Chicago.

James Ringold, vice-president United States National Bank, Denver.

Jesse C. McNish, president American Bank, Sidney, Neb.

Carter E. Palmer, president American Institute of Banking, Richmond.

D. M. Armstrong, vice-president Commercial Trust & Savings Bank, Memphis.

Edgar L. Mattson, vice-president Midland National Bank, Minneapolis.

Chas. S. McCain, Bankers Trust Company, Little Rock.

Walter Lichtenstein, secretary.

New officers of the Savings Bank Division of the American Bankers Association chosen yesterday are:

President, Stephen H. Beach, president Rome Savings Bank, Rome, N. Y. Vice-president, Chas. H. Deppie, vice-president Union Savings Bank & Trust Company, Cincinnati.

Members of the Executive Committee for term expiring 1923: Thomas F. Wallace, treasurer Mechanics & Farmers Savings Bank, Minneapolis; John S. Brookings, president Harris Trust & Savings Bank, Chicago; W. R. Morehouse, vice-president Security Trust & Savings Bank, Los Angeles.

Members of the Executive Committee for term expiring 1923 to fill vacancy: John H. Dexter, president Society for Savings, Cleveland.

COMMITTEE CHOSEN TO MAKE RESOLUTIONS

Officers of Savings Bank Division Also Named.

The Resolutions Committee appointed yesterday by the President of the American Bankers Association at the general sessions follows:

Chairman, M. A. T aylor, president First National Bank, Chicago.

Vice-chairman, Fred I. Kent, vice-president Bankers Trust Company, New York.

Raymond B. Frazier, president Washington Mutual Savings Bank, Seattle.

H. M. Robinson, president First National Bank, Los Angeles.

W. P. Andrews, vice-president First National Bank, Port Worth.

H. Warner Martin, president Lowry National Bank, Atlanta.

J. W. B. Brand, treasurer Institution for Savings, Springfield, Mass.

Rudolph S. Hecht, president Hibernia Bank & Trust Company, New Orleans.

E. D. Huxford, president Cherokee State Bank, Cherokee, Iowa.

John Q. Lonsdale, president National Bank of Commerce, St. Louis.

Alexander Dunbar, vice-president Bank of Pittsburgh, Pittsburgh.

TO-DAY'S GENERAL SESSION PROGRAM FOR CONVENTION

FOLLOWING is the program for the general session of the American Bankers Association convention to-day at the Hotel Commodore:

9:30 A. M.—Sharp—Call to order by the president.

9:31 A. M.—Invocation.

9:35 A. M.—The insurance committee, Oscar G. Foreman, chairman.

9:40 A. M.—The agricultural commission, Joseph Hirsch, chairman.

9:50 A. M.—The commerce and marine commission, Fred I. Kent, chairman.

10:00 A. M.—Industrial and Trade Conditions (Illustrated), Fred I. Kent.

10:20 A. M.—Address, "Reparations and International Debts," the Right Hon. Reginald McKenna.

11:30 A. M.—Report of nominating committee and election of officers.

11:35 A. M.—Forum—Question: "Shall national banks be prevented from establishing branches within their home cities where this privilege is exercised by State banks?"

Note—This discussion lasting one hour and fifteen minutes, will be opened by Mr. Andrew J. Frame, chairman of the board of Waushesha National Bank, Waushesha, Wis., and Mr. Waldo Newcomer, president of the National Exchange Bank, Baltimore, Md., in addresses of fifteen minutes each. Because of the limited time at the disposal of the convention other speakers will be allotted five minutes each, no one to speak more than once.

12:50 P. M.—Communications, Announcements, Adjournment.

2:30 o'clock P. M., Main Ballroom, the Commodore.

Invocation—The Rev. Ernest M. Stires, D. D., rector St. Thomas's Church.

Remarks—President John G. Lonsdale.

Appointment of committees on (a) resolutions and (b) nominations.

Address—"The Future of American Business," James S. Alexander, president National Bank of Commerce, New York.

Address—"Some Problems of the Hour," Frank A. Munsey.

Unfinished business. New business. Report of committee on resolutions. Report of committee on nominations. Election and installation of officers. Adjournment. Meeting of new executive committee.

HERRICK SAYS U. S. CAN CURE ALL ILLS

Continued from First Page.

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So the voice of the church was added to that of the masters of finance and diplomacy. Bishop Manning said:

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He then calls in the highest degree for vision and faith, for courage to do the right and for knowledge of human nature, and I ask you to note that these are the essentials of all true religion. Faith in the good purpose that is at the helm of things, courage to follow the eternal law of right, and sympathy with the other's fellow men."

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